



Frederick County Department of Housing and Community Development  
Neighborhood Conservation Initiative (NCI) Program



### LENDER CHECKLIST for NCI APPLICATION PACKAGE

Homebuyer(s) \_\_\_\_\_

Property Address \_\_\_\_\_

1-7-10	REQUIREMENT	DOCUMENT <input checked="" type="checkbox"/> On NCI Website	COMMENTS
1 <input type="checkbox"/>	Homebuyer information	<input checked="" type="checkbox"/> NCI Application dated 10-9-09, <i>ORIGINAL</i>	
2 <input type="checkbox"/>	Ratified sales contract with NCI Addendum	Ratified sales contract with <input checked="" type="checkbox"/> NCI Sales Addendum	
3 <input type="checkbox"/>	Lead Disclosure if property pre 1978	Lead Disclosure Form	
4 <input type="checkbox"/>	Minimum 1% discount off the appraised value	Appraisal within 60 days of the offer on the property	
5 <input type="checkbox"/>	Eligible Priority Funding Area	<input checked="" type="checkbox"/> GIS printout from NCI website	
6 <input type="checkbox"/>	Foreclosed property	Foreclosure verification - from bank OR MLIS listing showing foreclosure	
7 <input type="checkbox"/>	Income verification for <u>all adult members of household 18 years and older (not including documented fulltime students)</u>	<input type="checkbox"/> Minimum of <b>6 weeks</b> of pay statements <input type="checkbox"/> Documentation of <b><i>any and all other income sources for all adult income earners</i></b> <input type="checkbox"/> <b><u>Asset account information</u></b> - most recent statements; see application page 4 <input type="checkbox"/> 2 most recent federal tax returns, 1040 only	
9 <input type="checkbox"/>	Approved credit package, with conforming fixed rate, 30 year mortgage	<input type="checkbox"/> Approval letter from lender confirming type of mortgage, amount and terms <input type="checkbox"/> 1 <sup>st</sup> Mortgage Uniform Residential Loan Application- FNMA Form 1003	
10 <input type="checkbox"/>	Mortgage certification	<input checked="" type="checkbox"/> Lender Certification Form	
11 <input type="checkbox"/>	Home inspection by Md. certified inspector	Invoice for home inspection report; do not include the report	
12 <input type="checkbox"/>	Home warranty	Invoice/registration for home warranty	
13 <input type="checkbox"/>	8 hours of Homebuyer Education	Certificate for 8 hours of Homebuyer Education	
14 <input type="checkbox"/>	Pre-settlement worksheet	Draft HUD-1 Settlement Sheet (final HUD-1 required pre-settlement)	

Participating Lender (person) \_\_\_\_\_ email \_\_\_\_\_

Fax \_\_\_\_\_ Mortgage Underwriter \_\_\_\_\_

Participating Agent \_\_\_\_\_ email \_\_\_\_\_

Title Company \_\_\_\_\_ Estimated Closing Date \_\_\_\_\_

Hazard Insurance Co. \_\_\_\_\_ Phone \_\_\_\_\_

➔ Please inform County Housing, Cathy Tyeryar, [ctyeryar@frederickcountymd.gov](mailto:ctyeryar@frederickcountymd.gov), 301-600-6711, of changes to **ANY** information provided on this checklist, particularly the **Closing Date** or the **Title Company**.